



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name [FIRSTBANK HOLDING COMPANY](#)

City/State [LAKEWOOD, CO](#)

Bank Holding Company Information

Federal Reserve District: [10](#)

Consolidated Assets (\$000): [28,487,756](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

FIRSTBANK HOLDING COMPANY
12345 W COLFAX AVENUE
LAKEWOOD, CO 80215

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Summary Ratios

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	29,268,569	25,974,115	26,472,878	22,036,982	19,107,642
Net income (\$000)	256,264	222,451	309,429	237,688	270,800
Number of BHCs in peer group	132	132	130	128	125

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.71	2.79	38	2.63	2.65	46	2.58	2.60	42	2.94	2.77	58	3.48	3.01	72
+ Non-interest income	0.46	0.94	24	0.55	1.09	25	0.54	1.04	23	0.57	1.21	24	0.70	1.32	21
- Overhead expense	1.62	2.18	14	1.65	2.21	14	1.59	2.17	12	1.92	2.57	20	2.28	2.69	30
- Provision for credit losses	0.03	0.10	26	0.04	-0.12	85	0.01	-0.09	76	0.20	0.51	14	0.07	0.15	28
+ Securities gains (losses)	0	0	45	0	0.01	48	0	0.01	42	0	0.02	16	0	0.01	50
+ Other tax equivalent adjustments	0	0	90	0	0	8	0.01	0	91	0.01	0	90	0.02	0	92
= Pretax net operating income (tax equivalent)	1.53	1.46	63	1.49	1.76	29	1.52	1.66	40	1.40	1.04	76	1.85	1.56	74
Net operating income	1.17	1.10	62	1.14	1.34	33	1.17	1.26	44	1.08	0.81	75	1.42	1.19	75
Net income	1.17	1.10	62	1.14	1.34	33	1.17	1.26	44	1.08	0.82	74	1.42	1.19	75
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.87	3.36	16	2.78	3.12	26	2.72	3.06	25	3.21	3.55	24	4.07	4.41	28
Interest expense	0.09	0.35	5	0.07	0.26	12	0.07	0.25	11	0.17	0.52	6	0.49	1.08	11
Net interest income (tax equivalent)	2.79	3.01	30	2.71	2.85	34	2.65	2.80	34	3.03	3.01	45	3.58	3.33	59
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.02	0.09	40	0.01	0.12	18	0.01	0.11	19	0.03	0.27	10	0.03	0.21	16
Earnings coverage of net loan and lease losses (X)	122.28	36.38	81	251.73	26.30	94	201.17	39.72	93	106.88	22.91	91	98.85	24.40	91
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.98	1.17	29	1.15	1.32	35	1.09	1.23	38	1.14	1.58	24	0.95	0.83	65
Allowance for loan and lease losses / Total loans and leases	0.98	1.15	33	1.15	1.30	36	1.09	1.20	41	1.13	1.55	25	0.95	0.81	65
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.06	0.39	3	0.08	0.58	4	0.08	0.49	4	0.09	0.71	4	0.05	0.57	4
30–89 days past due loans and leases / Total loans and leases	0.40	0.33	69	0.28	0.29	59	0.36	0.32	64	0.51	0.39	71	0.55	0.43	73
Liquidity and Funding															
Net noncore funding dependence	0.70	5.89	28	-8.03	-3.31	34	-8.77	-2.33	31	-4.29	3.20	29	-7.80	14.45	5
Net short-term noncore funding dependence	0.40	0.87	43	-8.47	-9.17	43	-9.15	-7.71	40	-4.72	-4.76	44	-8.62	3.38	14
Net loans and leases / Total assets	55.11	63.09	24	49.19	58.81	18	47.32	58.67	17	53.20	61.58	20	57.06	63.77	23
Capitalization															
Tier 1 leverage ratio	7.74	9.22	15	7.42	9.07	11	7.35	8.98	13	7.94	9.13	14	9.11	9.76	37
Holding company equity capital / Total assets	4.13	9.68	0	7.31	10.79	5	7.05	10.71	5	8.02	11.16	8	9.23	12.43	14
Total equity capital (including minority interest) / Total assets	4.13	9.81	0	7.31	10.91	3	7.05	10.82	3	8.02	11.29	6	9.23	12.57	10
Common equity tier 1 capital / Total risk-weighted assets	13.18	11.79	77	14.46	12.64	79	14.22	12.42	79	15.77	12.38	86	16.50	12.17	90
Net loans and leases / Equity capital (X)	13.35	6.64	98	6.73	5.47	77	6.71	5.53	75	6.63	5.58	75	6.18	5.21	73
Cash dividends / Net income	45.29	31.93	79	52.13	27.22	90	49.98	28.27	90	64.59	42.30	83	46.79	33.12	77
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02	
Growth Rates															
Assets	4.01	6.04	50	16.34	9.51	80	17.91	10.50	80	22.53	16.68	68	7.50	9.26	56
Equity capital	-41.24	-3.83	1	4.44	7.52	42	3.72	7.46	44	6.48	6.99	53	9.36	10.49	61
Net loans and leases	16.54	14.48	66	4.39	-0.66	79	4.89	3.36	61	14.24	9.07	75	6.74	9.10	56
Noncore funding	204.93	36.20	93	-17.80	-21.64	57	-19.25	-14.79	39	-24.23	-12.18	37	115.85	6.59	97
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	0	11.91	13	0	10.65	11	0	10.95	12	0	13.56	10	0	13.04	13
Equity investment in subsidiaries / Equity capital	89.85	104.01	6	94.18	103.15	9	94.09	103.22	7	92.84	102.81	7	93.14	103.22	7
Cash from ops + noncash items + op expense / Op expense + dividends	53.59	118.32	26	96.54	155.61	27	95.57	154.48	21	111.47	147.24	35	135.18	190.27	32

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	451,859	431,786	571,193	557,784	536,290	4.65	36.28
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	436,536	416,411	550,767	536,696	518,007	4.83	34.70
Tax-exempt income on loans and leases.....	15,323	15,375	20,426	21,088	18,283	-0.34	104.96
Estimated tax benefit on income on loans and leases.....	4,021	4,038	4,582	5,465	4,497	-0.42	0.74
Income on loans and leases (tax equivalent).....	455,880	435,824	575,775	563,249	540,787	4.60	35.86
Investment interest income (tax equivalent).....	151,498	87,926	120,243	115,810	196,092	72.30	22.91
Interest on balances due from depository institutions.....	2,134	982	1,413	3,913	17,281	117.31	17.19
Interest income on other earning assets.....	4,592	1,836	2,350	1,444	1,669	150.11	592.61
Total interest income (tax equivalent).....	614,104	526,568	699,781	684,416	755,829	16.62	33.12
Interest on time deposits of \$250K or more	1,152	1,529	1,921	5,275	7,187	-24.66	61.34
Interest on time deposits < \$250K.....	2,362	3,643	4,511	11,672	15,604	-35.16	22.13
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	7,799	2,693	3,369	13,360	65,698	189.60	28.02
Interest on other borrowings and trading liabilities.....	6,932	6,106	8,220	6,526	2,724	13.53	7.96
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	18,245	13,971	18,021	36,833	91,213	30.59	20.34
Net interest income (tax equivalent).....	595,859	512,597	681,760	647,583	664,616	16.24	33.56
Non-interest income.....	101,612	107,318	143,232	126,328	134,240	-5.32	4.64
Adjusted operating income (tax equivalent)	697,471	619,915	824,992	773,911	798,856	12.51	28.39
Overhead expense.....	355,216	322,297	422,093	423,771	435,809	10.21	23.42
Provision for credit losses.....	7,163	8,512	3,419	43,482	12,567		1.46
Securities gains (losses)	0	75	75	0	69	-100.00	-100.00
Other tax equivalent adjustments	316	-62	1,554	1,177	3,384		9.34
Pretax net operating income (tax equivalent).....	335,547	289,552	401,598	307,774	354,010	15.88	34.48
Applicable income taxes	71,265	59,028	81,445	57,307	68,442	20.73	-0.33
Tax equivalent adjustments	8,018	8,073	10,724	12,779	14,768	-0.68	-56.89
Applicable income taxes (tax equivalent).....	79,283	67,101	92,169	70,086	83,210	18.15	-12.00
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	256,264	222,451	309,429	237,688	270,800	15.20	60.75
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	256,264	222,451	309,429	237,688	270,800	15.20	60.75
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	256,264	222,451	309,429	237,688	270,800	15.20	60.75
Investment securities income (tax equivalent).....	151,498	87,926	120,243	115,810	196,092	72.30	22.91
US Treasury and agency securities (excluding mortgage-backed securities)	32,920	5,182	9,840	8,734	22,250	535.28	386.05
Mortgage-backed securities	93,587	56,250	76,216	63,338	122,009	66.38	49.11
All other securities	24,991	26,494	34,187	43,738	51,833	-5.67	-53.48
Cash dividends declared.....	116,052	115,971	154,665	153,526	126,704	0.07	87.84
Common	115,635	115,503	154,051	152,923	126,146	0.11	88.20
Preferred.....	417	468	614	603	558	-10.90	22.29

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

Percent of Average Assets

Interest income (tax equivalent).....
 Less: Interest expense.....
 Equals: Net interest income (tax equivalent).....
 Plus: Non-interest income.....
 Equals: adjusted operating income (tax equivalent).....
 Less: Overhead expense.....
 Less: Provision for credit losses.....
 Plus: Realized gains (losses) on held-to-maturity securities.....
 Plus: Realized gains (losses) on available-for-sale securities.....
 Plus: other tax equivalent adjustments.....
 Equals: Pretax net operating income (tax equivalent).....
 Less: Applicable income taxes (tax equivalent).....
 Less: Minority interest.....
 Equals: Net operating income.....
 Plus: Net extraordinary items.....
 Equals: Net income.....
 Memo: Net income (last four quarters).....
 Net income-BHC and noncontrolling (minority) interest.....

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Interest income (tax equivalent).....	2.80	3.12	24	2.70	2.90	34	2.64	2.85	31	3.11	3.27	33	3.96	4	48
Less: Interest expense.....	0.08	0.33	5	0.07	0.24	12	0.07	0.23	12	0.17	0.48	10	0.48	0.98	12
Equals: Net interest income (tax equivalent).....	2.71	2.79	38	2.63	2.65	46	2.58	2.60	42	2.94	2.77	58	3.48	3.01	72
Plus: Non-interest income.....	0.46	0.94	24	0.55	1.09	25	0.54	1.04	23	0.57	1.21	24	0.70	1.32	21
Equals: adjusted operating income (tax equivalent).....	3.18	3.77	17	3.18	3.80	21	3.12	3.70	20	3.51	4.04	25	4.18	4.41	39
Less: Overhead expense.....	1.62	2.18	14	1.65	2.21	14	1.59	2.17	12	1.92	2.57	20	2.28	2.69	30
Less: Provision for credit losses.....	0.03	0.10	26	0.04	-0.12	85	0.01	-0.09	76	0.20	0.51	14	0.07	0.15	28
Plus: Realized gains (losses) on held-to-maturity securities.....	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities.....	0	0	45	0	0.01	48	0	0.01	42	0	0.02	17	0	0.01	50
Plus: other tax equivalent adjustments.....	0	0	90	0	0	8	0.01	0	91	0.01	0	90	0.02	0	92
Equals: Pretax net operating income (tax equivalent).....	1.53	1.46	63	1.49	1.76	29	1.52	1.66	40	1.40	1.04	76	1.85	1.56	74
Less: Applicable income taxes (tax equivalent).....	0.36	0.34	60	0.34	0.41	31	0.35	0.38	42	0.32	0.23	76	0.44	0.36	74
Less: Minority interest.....	0	0	43	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income.....	1.17	1.10	62	1.14	1.34	33	1.17	1.26	44	1.08	0.81	75	1.42	1.19	75
Plus: Net extraordinary items.....	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income.....	1.17	1.10	62	1.14	1.34	33	1.17	1.26	44	1.08	0.82	74	1.42	1.19	75
Memo: Net income (last four quarters).....	1.19	1.10	65	1.13	1.30	37	1.17	1.26	44	1.08	0.82	74	1.42	1.19	75
Net income-BHC and noncontrolling (minority) interest.....	1.17	1.11	60	1.14	1.35	32	1.17	1.27	42	1.08	0.83	74	1.42	1.20	75
Margin Analysis															
Average earning assets / Average assets.....	97.44	92.93	94	97.13	93.09	90	97.18	93.08	91	96.85	92.32	92	97.11	91.05	96
Average interest-bearing funds / Average assets.....	83.05	60.58	95	82.08	61.98	94	82.51	61.99	94	82.17	64.06	94	83.36	65.57	95
Interest income (tax equivalent) / Average earning assets.....	2.87	3.36	16	2.78	3.12	26	2.72	3.06	25	3.21	3.55	24	4.07	4.41	28
Interest expense / Average earning assets.....	0.09	0.35	5	0.07	0.26	12	0.07	0.25	11	0.17	0.52	6	0.49	1.08	11
Net interest income (tax equivalent) / Average earning assets.....	2.79	3.01	30	2.71	2.85	34	2.65	2.80	34	3.03	3.01	45	3.58	3.33	59
Yield or Cost															
Total loans and leases (tax equivalent).....	4.11	4.24	45	4.32	4.07	68	4.27	4.01	69	4.50	4.27	68	4.90	5.09	44
Interest-bearing bank balances.....	0.38	0.79	9	0.10	0.13	12	0.10	0.14	12	0.27	0.27	52	1.85	2.04	37
Federal funds sold and reverse repos.....		1.05			0.25			0.25			0.68			2.44	
Trading assets.....		0.57			0.45			0.45			0.60			0.99	
Total earning assets.....	2.83	3.33	16	2.74	3.09	25	2.68	3.04	25	3.15	3.51	25	4.01	4.36	27
Investment securities (tax equivalent).....	1.57	1.96	15	1.13	1.77	6	1.11	1.77	6	1.66	2.25	11	3.06	2.76	79
US Treasury and agency securities (excluding mortgage-backed securities).....	1.62	1.38	74	1.06	1.23	41	1.07	1.14	46	1.32	1.75	30	2.58	2.32	74
Mortgage-backed securities.....	1.32	1.87	6	0.81	1.55	3	0.81	1.57	1	1.09	2.05	2	2.68	2.61	62
All other securities.....	4.51	2.89	90	4.68	2.85	89	4.56	2.81	88	4.92	3.24	88	5.36	4.06	84
Interest-bearing deposits.....	0.06	0.35	3	0.05	0.22	8	0.05	0.21	6	0.17	0.53	7	0.56	1.10	12
Time deposits of \$250K or more.....	0.57	0.61	48	0.66	0.70	49	0.64	0.66	48	1.31	1.42	37	1.99	1.96	47
Time deposits < \$250K.....	0.35	0.58	29	0.50	0.67	34	0.47	0.62	35	1.09	1.36	23	1.49	1.82	29
Other domestic deposits.....	0.05	0.31	1	0.02	0.16	2	0.02	0.15	2	0.08	0.36	2	0.46	0.93	14
Foreign deposits.....		0.52			0.12			0.14			0.42			1.19	
Federal funds purchased and repos.....	0	0.88	2	0	0.18	7	0	0.17	9	0.66	0.62	67	0	1.86	2
Other borrowed funds and trading liabilities.....	3.17	1.55	95	10.22	1.29	99	10.39	1.27	99	9.38	1.50	99	2.51	2.38	61
All interest-bearing funds.....	0.10	0.54	1	0.09	0.38	6	0.08	0.37	4	0.20	0.74	2	0.57	1.49	5

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021		12/31/2021		12/31/2020		12/31/2019							
Non-interest Income and Expenses															
Total non-interest income	101,612		107,318		143,232		126,328		134,240						
Fiduciary activities income	0		0		0		0		0						
Service charges on deposit accounts - domestic	34,087		33,181		45,793		42,552		51,510						
Trading revenue.....	0		0		0		0		0						
Investment banking fees and commissions.....	0		0		0		0		0						
Insurance activities revenue.....	0		0		0		0		0						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees	5,857		425		652		-749		-17						
Net securitization income	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	-1,488		7,431		9,297		10,071		5,683						
Other non-interest income.....	63,156		66,281		87,490		74,454		77,064						
Total overhead expenses	355,216		322,297		422,093		423,771		435,809						
Personnel expense.....	203,212		192,980		242,098		249,153		253,691						
Net occupancy expense.....	37,016		37,110		49,479		51,000		49,645						
Goodwill impairment losses	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	79		79		106		106		106						
Other operating expenses.....	114,909		92,128		130,410		123,512		132,367						
Fee income on mutual funds and annuities.....	0		0		0		0		0						
Memoranda															
Assets under management in proprietary mutual funds and annuities.....	0		0		0		0		0						
Number of equivalent employees	2,832		2,693		2,714		2,836		2,973						
Average personnel expense per employee.....	71.76		71.66		89.20		87.85		85.33						
Average assets per employee.....	10,334.95		9,645.05		9,754.19		7,770.45		6,427.06						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.43	11	0	2.14	11	0	2.17	11	0	2.02	10	0	2.72	10
Overhead expenses / Net Interest Income + non-interest income	51.50	58.02	21	52.68	58.85	21	51.74	59.28	20	55.59	62.28	27	55.34	61.29	23
Percent of Average Assets															
Total overhead expense	1.62	2.18	14	1.65	2.21	14	1.59	2.17	12	1.92	2.57	20	2.28	2.69	30
Personnel expense.....	0.93	1.20	15	0.99	1.23	22	0.91	1.21	19	1.13	1.30	31	1.33	1.41	41
Net occupancy expense.....	0.17	0.22	23	0.19	0.24	25	0.19	0.23	27	0.23	0.26	34	0.26	0.28	42
Other operating expenses.....	0.52	0.73	18	0.47	0.72	11	0.49	0.72	12	0.56	0.94	14	0.69	0.97	27
Overhead less non-interest income	1.16	1.22	39	1.10	1.08	46	1.05	1.10	38	1.35	1.25	55	1.58	1.32	66
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	50.93	57.55	18	51.99	58.34	22	51.16	58.83	20	54.76	61.82	24	54.55	60.64	22
Personnel expense.....	29.14	31.86	31	31.13	32.89	32	29.35	32.93	27	32.19	32.36	44	31.76	32.39	44
Net occupancy expense.....	5.31	5.98	33	5.99	6.26	44	6	6.23	48	6.59	6.58	51	6.21	6.52	44
Other operating expenses.....	16.49	19.14	30	14.87	18.68	20	15.82	19.18	24	15.97	22.28	20	16.58	21.20	26
Total non-interest income	14.57	24.10	29	17.31	28.20	27	17.36	27.67	28	16.32	28.83	24	16.80	29.23	24
Fiduciary activities income	0	2.13	13	0	2.27	12	0	2.20	13	0	2.09	12	0	1.97	14
Service charges on domestic deposit accounts	4.89	3.30	76	5.35	3.25	84	5.55	3.27	85	5.50	3.27	84	6.45	3.88	84
Trading revenue.....	0	0.57	34	0	0.68	25	0	0.62	27	0	1.28	25	0	1.18	22
Investment banking fees and commissions.....	0	2.15	7	0	2.46	6	0	2.58	7	0	2.46	6	0	3.54	5
Insurance activities revenue.....	0	0.36	12	0	0.38	11	0	0.36	11	0	0.41	11	0	0.47	11
Venture capital revenue.....	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0.84	1.23	70	0.07	0.56	34	0.08	0.60	32	-0.10	0.01	23	0	0.28	12
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	-0.21	1.19	11	1.20	3.64	34	1.13	3.30	37	1.30	3.92	40	0.71	1.86	33
Other non-interest income.....	9.06	8.80	65	10.69	9.39	68	10.60	9.27	69	9.62	9.65	59	9.65	10.04	60
Overhead less non-interest income	36.36	32.79	55	34.68	29.67	59	33.80	30.52	55	38.43	31.93	67	37.75	31.06	66
Applicable income taxes / Pretax net operating income (tax equivalent).....	21.24	21.50	45	20.39	21.49	38	20.28	21.18	36	18.62	18.63	44	19.33	20.56	38
Applicable income tax + TE / Pretax net operating income + TE	23.63	23.57	53	23.17	23.11	56	22.95	22.67	55	22.77	21.18	55	23.50	23.23	56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans	14,887,306	12,399,043	12,797,878	11,276,010	10,698,436	20.07	55.85	
Commercial and industrial loans	264,954	528,962	331,149	1,233,899	188,546	-49.91	54.05	
Loans to individuals	73,513	74,887	72,688	71,463	87,396	-1.83	-19.98	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	0	0	0	0	22		-100.00	
Other loans and leases	629,651	625,708	604,550	586,957	530,628	0.63	90.40	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	15,855,424	13,628,600	13,806,265	13,168,329	11,505,028	16.34	56.26	
Less: Allowance for loan and lease losses	155,293	156,768	150,867	149,408	109,093	-0.94	62.20	
Net loans and leases	15,700,131	13,471,832	13,655,398	13,018,921	11,395,935	16.54	56.20	
Debt securities that reprice or mature in over 1 year	10,325,310	10,373,290	11,404,217	8,794,043	5,656,490	-0.46	76.10	
Mutual funds and equity securities	452	588	644	155	215		-23.13	
Subtotal	26,025,893	23,845,710	25,060,259	21,813,119	17,052,640	9.14	63.53	
Interest-bearing bank balances	117,204	1,233,442	1,603,039	1,090,000	1,127,543	-90.50	-65.03	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	784,479	1,036,153	939,456	271,634	764,580	-24.29	370.57	
Trading assets	0	0	0	0	0			
Total earning assets	26,927,576	26,115,305	27,602,754	23,174,753	18,944,763	3.11	63.55	
Non-interest-bearing cash and due from depository institutions	202,577	354,366	326,506	372,663	189,369	-42.83	1.20	
Premises, fixed assets, and leases	294,056	296,093	294,981	310,465	329,322	-0.69	-11.35	
Other real estate owned	2,048	2,421	2,421	3,192	1,124	-15.41	9.34	
Investment in unconsolidated subsidiaries	0	0	0	0	0		-100.00	
Intangible and other assets	1,061,499	620,355	628,191	609,868	506,734	71.11	170.27	
Total assets	28,487,756	27,388,540	28,854,853	24,470,941	19,971,312	4.01	63.80	
Quarterly average assets	29,545,945	27,013,907	27,969,169	23,816,650	19,675,376	9.37	71.74	
Average loans and leases (YTD)	14,778,040	13,444,681	13,498,720	12,517,936	11,041,088	9.92	50.13	
Memoranda								
Loans held-for-sale	1,341	19,519	10,647	19,248	21,299	-93.13	-65.95	
Loans not held-for-sale	15,854,083	13,609,081	13,795,618	13,149,081	11,483,729	16.50	56.30	
Real estate loans secured by 1–4 family	8,538,799	7,374,851	7,572,926	7,086,139	6,778,578	15.78	39.62	
Commercial real estate loans	6,346,179	5,018,734	5,221,178	4,183,920	3,913,298	26.45	84.85	
Construction and land development	1,334,012	1,026,616	1,002,271	894,196	945,839	29.94	25.47	
Multifamily	1,344,290	919,252	1,019,964	644,497	606,386	46.24	244.20	
Nonfarm nonresidential	3,667,877	3,072,866	3,198,943	2,645,227	2,361,073	19.36	85.30	
Real estate loans secured by farmland	2,326	5,457	3,774	5,951	6,560	-57.38	-33.24	
Total investment securities	11,110,241	11,410,031	12,344,317	9,065,832	6,421,285	-2.63	82.80	
U.S. Treasury securities	665,391	0	0	0	509,050		317.29	
US agency securities (excluding mortgage-backed securities)	1,865,617	772,417	1,708,991	336,777	208,972	141.53	374.71	
Municipal securities	754,281	777,920	751,352	741,474	891,824	-3.04	-35.01	
Mortgage-backed securities	7,824,500	9,859,106	9,883,330	7,987,426	4,811,224	-20.64	79.32	
Asset-backed securities	0	0	0	0	0		-100.00	
Other debt securities	0	0	0	0	0			
Mutual funds and equity securities	452	588	644	155	215	-23.13		
Available-for-sale securities	8,915,607	10,712,309	11,254,284	8,088,336	4,993,149	-16.77	144.14	
U.S. Treasury securities	94,734	0	0	0	509,050		-40.59	
US agency securities (excluding mortgage-backed securities)	1,049,253	772,417	1,261,773	336,777	193,973	35.84	4059.74	
Municipal securities	245,327	313,733	304,794	195,073	235,432	-21.80	-39.14	
Mortgage-backed securities	7,526,293	9,626,159	9,687,717	7,556,486	4,054,694	-21.81	145.74	
Asset-backed securities	0	0	0	0	0		-100.00	
Other debt securities	0	0	0	0	0			
Mutual funds and equity securities	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)	-150,644	51,576	47,717	70,086	63,451			
Available-for-sale securities appreciation (depreciation)	-1,489,585	-19,482	-43,213	78,395	50,939			
Structured notes, fair value	338,565	99,776	397,977	0	0	239.33	111.77	
Pledged securities	1,682,854	1,463,899	1,432,303	1,140,399	1,108,569	14.96	24.27	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	2,734,692	2,609,079	2,744,608	2,084,182	1,543,087	4.81	96.39
NOW, ATS and transaction accounts	884,570	814,367	865,429	742,520	597,616	8.62	63.48
Time deposits less brokered deposits < \$250K	904,670	939,813	929,339	996,864	1,141,872	-3.74	2.06
MMDA and other savings accounts	21,547,063	20,419,732	21,790,250	17,712,662	14,174,093	5.52	71.40
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	26,070,995	24,782,991	26,329,626	21,536,228	17,456,668	5.20	69.39
Time deposits of \$250K or more	282,473	282,004	274,721	340,470	480,329	0.17	25.63
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	787,663	59,378	54,864	64,973	62,286	1226.52	905.51
Other borrowings w/remaining maturity over 1 year	13,829	14,101	14,035	14,296	14,543	-1.93	-8.13
Brokered deposits < \$250K	0	0	0	5,802	4,435		-100.00
Noncore funding	1,083,965	355,483	343,620	425,541	561,593	204.93	229.80
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		-100.00
Other liabilities	156,543	248,144	146,145	546,741	109,962	-36.91	36.10
Total liabilities	27,311,503	25,386,618	26,819,391	22,508,510	18,128,223	7.58	71.92
Equity Capital							
Perpetual preferred stock (including surplus)	132,444	20,229	20,302	21,730	21,535	554.72	892.02
Common stock	115,016	104,778	112,579	90,073	70,317	9.77	162.81
Common surplus	39,410	39,487	42,591	42,450	38,200	-0.20	53.71
Retained earnings	2,011,175	1,852,100	1,892,532	1,749,199	1,674,718	8.59	46.03
Accumulated other comprehensive income	-1,121,792	-14,672	-32,542	58,979	38,319		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,176,253	2,001,922	2,035,462	1,962,431	1,843,089	-41.24	-21.91
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,176,253	2,001,922	2,035,462	1,962,431	1,843,089	-41.24	-21.91
Total liabilities and capital	28,487,756	27,388,540	28,854,853	24,470,941	19,971,312	4.01	63.80
Memoranda							
Non-interest-bearing deposits	2,734,692	2,609,079	2,744,608	2,084,182	1,543,087	4.81	96.39
Interest-bearing deposits	23,618,776	22,455,916	23,859,739	19,798,318	16,398,345	5.18	65.93
Total deposits	26,353,468	25,064,995	26,604,347	21,882,500	17,941,432	5.14	68.64
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,035,462	1,962,431	1,962,431	1,843,089	1,685,387		
Accounting restatements	0	6,185	0	0	168		
Net income	256,264	222,451	309,429	237,688	270,800		
Net sale of new perpetual preferred stock	109,905	-3,055	-3,218	-548	323		
Net sale of new common stock	-20,076	3,532	13,006	15,067	-2,024		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	116,052	115,971	154,665	153,526	126,704		
Change in other comprehensive income	-1,089,250	-73,651	-91,521	20,661	15,139		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,176,253	2,001,922	2,035,462	1,962,431	1,843,089		

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	52.26	39.88	73	45.27	36.06	74	44.35	36.25	70	46.08	36.22	68	53.57	37.78	73
Commercial and industrial loans	0.93	11.23	3	1.93	11.11	5	1.15	10.76	3	5.04	13.52	12	0.94	12.02	5
Loans to individuals	0.26	3.58	22	0.27	3.60	21	0.25	3.36	21	0.29	3.40	20	0.44	4.20	23
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0	0.19	12	0	0.21	11	0	0.18	12	0	0.19	11	0	0.24	23
Other loans and leases.....	2.21	4.52	32	2.28	4.26	36	2.10	4.47	32	2.40	4.63	32	2.66	5.01	37
Net loans and leases.....	55.11	63.09	24	49.19	58.81	18	47.32	58.67	17	53.20	61.58	20	57.06	63.77	23
Debt securities over 1 year.....	36.24	18.76	96	37.87	18.32	96	39.52	19.46	97	35.94	15.55	97	28.32	14.60	96
Mutual funds and equity securities	0	0.05	30	0	0.05	33	0	0.06	32	0	0.05	31	0	0.06	31
Subtotal	91.36	83.05	91	87.06	78.17	83	86.85	79.22	80	89.14	78.16	92	85.39	79.65	63
Interest-bearing bank balances	0.41	3.61	9	4.50	9.37	25	5.56	8.50	38	4.45	7.51	31	5.65	3.06	76
Federal funds sold and reverse repos	0	0.52	27	0	0.53	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	2.75	1.71	75	3.78	1.51	88	3.26	1.56	86	1.11	1.68	44	3.83	1.91	81
Trading assets	0	0.59	20	0	0.58	19	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets.....	94.52	90.76	87	95.35	91.57	90	95.66	91.77	90	94.70	91.05	91	94.86	89.53	96
Non-interest cash and due from depository institutions.....	0.71	0.98	30	1.29	0.99	77	1.13	0.82	78	1.52	1.07	88	0.95	1.14	35
Other real estate owned.....	0.01	0.01	60	0.01	0.01	55	0.01	0.01	60	0.01	0.02	54	0.01	0.03	26
All other assets.....	4.77	8.19	10	3.35	7.39	6	3.21	7.35	4	3.77	7.82	3	4.19	9.27	3
Memoranda															
Short-term investments	3.17	6.75	33	8.29	12.31	33	8.81	11.47	41	5.56	11.17	25	9.47	7.63	70
U.S. Treasury securities.....	2.34	1.98	70	0	1.18	12	0	1.47	10	0	0.84	17	2.55	1.03	76
US agency securities (excluding mortgage-backed securities)	6.55	0.81	96	2.82	0.75	88	5.92	0.82	95	1.38	0.63	78	1.05	0.54	76
Municipal securities	2.65	1.69	72	2.84	1.70	75	2.60	1.73	70	3.03	1.69	73	4.47	1.34	87
Mortgage-backed securities	27.47	12.93	93	36	13.46	97	34.25	14.14	97	32.64	11.75	98	24.09	11.44	93
Asset-backed securities	0	0.85	17	0	0.47	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0	0.51	8	0	0.51	8	0	0.53	8	0	0.42	10	0	0.39	9
Loans held-for-sale.....	0	0.30	23	0.07	0.50	35	0.04	0.55	30	0.08	0.52	27	0.11	0.39	36
Loans held for investment	55.65	63.03	23	49.69	58.34	20	47.81	58.06	19	53.73	61.72	22	57.50	63.50	25
Real estate loans secured by 1–4 family	29.97	12.79	93	26.93	11.57	93	26.24	11.46	91	28.96	11.91	94	33.94	13.29	94
Revolving	1.63	1.52	57	1.38	1.44	56	1.31	1.42	56	1.53	1.66	55	2.20	2.07	57
Closed-end, secured by first liens	27.83	10.86	92	25.23	9.73	92	24.60	9.67	92	27.05	9.81	95	31.03	10.69	94
Closed-end, secured by junior liens	0.51	0.19	86	0.32	0.19	81	0.33	0.17	84	0.38	0.22	82	0.71	0.28	89
Commercial real estate loans	22.28	24.89	42	18.32	22.35	39	18.09	22.69	37	17.10	22.22	34	19.59	22.23	43
Construction and land development	4.68	3.92	63	3.75	3.40	57	3.47	3.34	58	3.65	3.40	57	4.74	3.44	67
Multifamily.....	4.72	3.87	71	3.36	3.32	63	3.53	3.57	60	2.63	3.12	51	3.04	3.01	58
Nonfarm nonresidential	12.88	15.73	39	11.22	14.65	36	11.09	14.57	36	10.81	14.72	33	11.82	14.69	39
Real estate loans secured by farmland.....	0.01	0.34	29	0.02	0.35	36	0.01	0.30	35	0.02	0.33	37	0.03	0.36	38

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	93.89	62.29	98	90.98	60.51	96	92.70	61.05	97	85.63	57.15	93	92.99	57.46	98
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	93.89	62.29	98	90.98	60.51	96	92.70	61.05	97	85.63	57.15	93	92.99	57.46	98
Real estate loans secured by 1–4 family.....	53.85	20.65	95	54.11	20	96	54.85	19.86	96	53.81	19.43	97	58.92	20.75	98
Revolving	2.93	2.39	60	2.76	2.47	57	2.74	2.43	58	2.85	2.64	57	3.81	3.15	58
Closed-end.....	50.93	18.01	95	51.35	17.35	96	52.11	17.24	96	50.97	16.59	97	55.11	17.39	98
Commercial real estate loans	40.03	38.12	48	36.83	37.13	45	37.82	37.86	45	31.77	34.63	42	34.01	33.52	46
Construction and land development.....	8.41	6.10	70	7.53	5.69	66	7.26	5.65	64	6.79	5.26	66	8.22	5.09	75
1–4 family.....	2.48	1.40	76	1.87	1.19	74	2.09	1.18	74	1.87	0.93	78	2.53	0.94	83
Other.....	5.93	4.62	64	5.66	4.46	63	5.17	4.40	60	4.92	4.19	61	5.69	4.02	71
Multifamily.....	8.48	5.86	75	6.75	5.41	69	7.39	5.78	70	4.89	4.96	58	5.27	4.69	67
Nonfarm nonresidential	23.13	24.30	44	22.55	24.45	44	23.17	24.56	45	20.09	22.93	39	20.52	22.15	44
Owner-occupied.....	7.76	8.11	51	7.51	8.31	50	7.83	8.29	50	6.66	7.68	43	6.54	7.72	45
Other.....	15.37	15.95	46	15.04	15.83	47	15.34	15.94	46	13.43	14.95	41	13.98	14.34	48
Real estate loans secured by farmland.....	0.01	0.55	30	0.04	0.61	36	0.03	0.54	38	0.05	0.54	37	0.06	0.55	41
Loans to depository institutions and acceptances of other banks.....	0	0.04	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	1.67	18.37	2	3.88	19.45	3	2.40	18.86	3	9.37	22.17	10	1.64	19.53	5
Loans to individuals	0.46	6.24	21	0.55	6.58	21	0.53	6.24	22	0.54	6.13	20	0.76	7.13	20
Credit card loans	0.39	0.53	71	0.44	0.51	72	0.45	0.53	72	0.45	0.65	72	0.62	0.81	71
Agricultural loans.....	0	0.31	12	0	0.38	11	0	0.34	12	0	0.32	11	0	0.37	23
Other loans and leases.....	3.97	8.16	39	4.59	8.42	45	4.38	8.75	43	4.46	9.09	42	4.61	9.85	38
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	610.01	411.16	84	573.92	383.43	87	580.15	391.81	85	552.79	381.27	82	562.86	391.26	79
Real estate loans secured by 1–4 family.....	349.88	133.66	94	341.36	124.74	95	343.29	126.06	96	347.39	125.03	95	356.63	138.18	95
Revolving	19.03	15.46	62	17.44	15.53	59	17.18	15.44	58	18.37	17.42	58	23.07	21.26	59
Closed-end.....	330.85	116.59	95	323.92	107.54	94	326.12	108.85	95	329.02	106.14	96	333.56	115.20	95
Commercial real estate loans	260.04	254.65	52	232.30	238.58	46	236.69	245.88	45	205.11	234.65	39	205.88	229.44	42
Construction and land development.....	54.66	39.81	70	47.52	36.07	64	45.43	35.95	63	43.84	35.62	64	49.76	34.95	68
1–4 family.....	16.12	9.02	76	11.82	7.44	72	13.10	7.42	76	12.05	6.34	78	15.32	6.61	79
Other.....	38.54	30.27	62	35.70	28.34	62	32.33	28.11	59	31.79	28.16	58	34.44	27.32	62
Multifamily.....	55.08	40.47	75	42.55	35.29	70	46.24	38.66	73	31.60	32.74	60	31.90	31.04	59
Nonfarm nonresidential	150.29	161.09	46	142.23	156.30	43	145.01	158.05	45	129.68	155.06	39	124.22	152.10	41
Owner-occupied.....	50.45	53.43	49	47.36	52.63	49	48.99	52.99	50	42.99	52.37	42	39.60	53.07	41
Other.....	99.85	105.96	47	94.88	100.99	50	96.02	102.54	48	86.69	100.54	39	84.62	97.41	44
Real estate loans secured by farmland.....	0.10	3.36	30	0.25	3.67	36	0.17	3.22	36	0.29	3.44	36	0.35	3.60	38
Loans to depository institutions and acceptances of other banks.....	0	0.26	33	0	0.20	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	10.86	115.08	3	24.48	116.17	4	15.01	114.45	3	60.49	139.91	12	9.92	122.02	6
Loans to individuals	3.01	35.47	23	3.47	36.56	23	3.30	34.55	24	3.50	37.47	22	4.60	43.51	24
Credit card loans	2.51	2.79	72	2.76	2.58	73	2.81	2.77	73	2.93	3.30	71	3.75	4.34	71
Agricultural loans.....	0	1.73	12	0	2.03	11	0	1.86	12	0	1.88	11	0	2.18	22
Other loans and leases.....	25.80	50.11	38	28.96	47.63	44	27.41	51.06	40	28.77	49.54	39	27.92	52.44	34
Supplemental															
Non-owner occupied CRE loans / Gross loans	32.45	30.74	51	29.53	29.25	50	30.13	30.07	50	25.16	27.32	46	27.57	26.45	49
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	210.79	205.31	51	186.31	187.63	51	188.60	195.33	51	162.41	183.76	41	166.89	178.57	45
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	261.24	262.15	48	233.67	244.92	44	237.60	252.85	43	205.40	240.85	39	206.49	236.10	41

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	3.17	6.75	33	8.29	12.31	33	8.81	11.47	41	5.56	11.17	25	9.47	7.63	70
Liquid assets	37.47	23.63	83	44.61	29.12	88	46.86	29.03	89	39.99	26.22	86	34.28	22.44	80
Investment securities	39	20.98	94	41.66	20.37	97	42.78	21.63	97	37.05	17.85	96	32.15	16.99	92
Net loans and leases	55.11	63.09	24	49.19	58.81	18	47.32	58.67	17	53.20	61.58	20	57.06	63.77	23
Net loans, leases and standby letters of credit	55.25	63.92	21	49.34	59.61	17	47.47	59.49	16	53.32	62.48	19	57.26	64.84	22
Core deposits	91.52	74.28	99	90.49	75.52	99	91.25	75.71	99	88.01	70.67	99	87.41	63.09	99
Noncore funding	3.81	12.30	18	1.30	10.15	3	1.19	10.30	1	1.74	14.13	2	2.81	19.36	1
Time deposits of \$250K or more	0.99	1.67	37	1.03	1.67	36	0.95	1.58	34	1.39	2.11	38	2.41	2.94	49
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0	1.24	12	0	1.19	11	0	1.23	11	0	1.47	10	0	1.94	9
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0	0.58	28	0	0.54	30	0	0.54	31	0	0.54	30	0	0.48	28
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	2.76	2.18	63	0.22	0.88	49	0.19	1	45	0.27	1.24	41	0.31	3.01	19
Earning assets that reprice within 1 year	11.51	35.71	4	14.54	38.80	4	14.51	37.37	5	17.31	39.38	6	26.43	39.29	15
Interest-bearing liabilities that reprice within 1 year	3.44	6.79	24	3.43	6.64	27	3.25	6.39	29	4.45	8.20	31	6.30	10.19	23
Long-term debt that reprices within 1 year	0	0.38	32	0	0.27	31	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	8.06	27.35	11	11.11	30.83	12	11.26	29.65	11	12.86	29.11	13	20.12	26.63	32
Other Liquidity and Funding Ratios															
Net noncore funding dependence	0.70	5.89	28	-8.03	-3.31	34	-8.77	-2.33	31	-4.29	3.20	29	-7.80	14.45	5
Net short-term noncore funding dependence	0.40	0.87	43	-8.47	-9.17	43	-9.15	-7.71	40	-4.72	-4.76	44	-8.62	3.38	14
Short-term investment / Short-term noncore funding	89.60	112.63	54	907.46	304.29	91	1,020.68	273.46	96	409.10	184.19	87	448.31	77.77	97
Liquid assets - short-term noncore funding / Nonliquid assets	54.28	24.05	84	78.90	36.72	90	86.56	36.68	90	64.38	28.18	88	48.94	16.97	87
Net loans and leases / Total deposits	59.58	79.04	12	53.75	73.05	12	51.33	72.79	11	59.49	79.43	10	63.52	90.31	10
Net loans and leases / Core deposits	60.22	86.19	9	54.36	78.83	8	51.86	78.25	9	60.45	88.34	7	65.28	103.93	5
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-6.59	-10.05	57	2.57	0.50	91	2.32	0.12	93	3.71	1.57	82	3.54	0.72	96
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-65.18	-19.27	1	-0.97	1.06	9	-2.10	-0.25	13	4.15	4.31	58	2.84	1.36	82
Structured notes appreciation (depreciation) / Tier 1 capital	-2.69	-0.47	3	-0.01	0	20	-0.10	-0.02	12		0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	19.75	26.09	41	6.11	13.65	50	8.83	14.28	48	10.78	11.38	58	22.24	12.67	68
Available-for-sale securities	80.25	71.92	60	93.89	84.59	51	91.17	83.77	52	89.22	87.23	42	77.76	85.40	32
U.S. Treasury securities	5.99	9.62	54	0	6.01	12	0	6.70	10	0	4.72	16	7.93	6.15	71
US agency securities (excluding mortgage-backed securities)	16.79	4.10	89	6.77	4.24	73	13.84	4.12	86	3.71	4.01	66	3.25	3.49	62
Municipal securities	6.79	8.02	58	6.82	8.38	56	6.09	8.22	56	8.18	9.83	57	13.89	7.75	74
Mortgage-backed securities	70.43	62.34	60	86.41	66.09	78	80.06	66.54	66	88.10	66.64	77	74.93	67.43	52
Asset-backed securities	0	4.33	17	0	2.45	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	0	3.02	8	0	3.01	8	0	3.08	8	0	3.01	9	0	2.94	9
Mutual funds and equity securities	0	0.27	28	0.01	0.29	31	0.01	0.29	31	0	0.35	28	0	0.40	30
Debt securities 1 year or less	7.06	9.28	57	9.08	8.18	64	7.61	7.78	62	3	10.55	23	11.91	11.86	60
Debt securities 1 to 5 years	10.83	20.14	32	1.74	17.39	10	1.64	18.25	9	37.01	17.03	87	72.92	17.94	96
Debt securities over 5 years	82.11	68.28	71	89.18	72.07	76	90.75	71.11	87	59.99	69.86	28	15.17	66.02	6
Pledged securities	15.15	31.26	25	12.83	33.37	21	11.60	32.26	21	12.58	35.67	22	17.26	30.57	35
Structured notes, fair value	3.05	0.20	93	0.87	0.06	92	3.22	0.11	94	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-60.27	-40.81	33	-5.66	64.27	16	86.72	27.98	83	-28.04	183.32	4	134.11	26.69	89
Investment securities	-2.63	11.76	35	50.13	32.48	71	36.16	31.36	60	41.18	23.62	78	0.45	11.75	29
Core deposits	5.20	4.57	63	20.74	16.96	70	22.26	16.94	75	23.37	26.88	45	5.81	11.23	40
Noncore funding	204.93	36.20	93	-17.80	-21.64	57	-19.25	-14.79	39	-24.23	-12.18	37	115.85	6.59	97

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			3,931,385	2,930,308	2,778,686
Commit: Secured commercial real estate loans	2,001,901	1,662,891	1,945,116	1,089,967	1,003,189
Commit: Unsecured real estate loans	94,653	60,309	63,777	57,750	42,612
Credit card lines (reported semiannually, June/Dec)	0	0	400,678	408,588	420,062
Securities underwriting	0	0	0	0	0
Standby letters of credit	39,880	41,337	42,476	29,900	39,809
Commercial and similar letters of credit	592	517	517	483	10
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	5,971	57,827	35,216	52,423	40,677
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	311,870	364,018	358,732	375,149	353,399
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan commitments (reported semiannually, June/Dec)					13.62	22.78	18	11.97	22.01	14	13.91	23.52	18		
Standby letters of credit	0.14	0.66	13	0.15	0.66	13	0.15	0.65	12	0.12	0.71	10	0.20	0.84	20
Commercial and similar letters of credit	0	0.02	54	0	0.02	48	0	0.02	48	0	0.02	46	0	0.02	35
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.27	27	0	0.24	28	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.17	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.19	33	0	0.13	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	1.12	44.74	12	1.54	47.31	12	1.37	46.30	11	1.75	48.62	7	1.97	68.47	11
Interest rate contracts	1.12	32.78	12	1.54	35.15	12	1.37	32.46	11	1.75	34.36	8	1.97	47.31	11
Interest rate futures and forward contracts	0.02	3.53	35	0.21	4.39	47	0.12	3.25	39	0.21	6.21	34	0.20	10.67	38
Written options contracts (interest rate)	0	1.49	10	0	1.69	9	0	1.41	8	0	2.18	9	0	2.47	10
Purchased options contracts (interest rate)	0	1.57	23	0	1.29	22	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	1.09	23.04	17	1.33	20.27	18	1.24	20.49	16	1.53	20.83	15	1.77	28.86	15
Foreign exchange contracts	0	6.65	26	0	6.12	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	4.26	27	0	3.76	27	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)					29.12	44.98	29	23.41	42.82	25	25.17	45.53	28		

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	317,841	421,845	393,948	427,572	394,076
Interest rate contracts	317,841	421,845	393,948	427,572	394,076
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	5,971	57,827	35,216	52,423	40,677
Written options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	311,870	364,018	358,732	375,149	353,399
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	317,841	421,845	393,948	427,572	394,076
Interest rate contracts	317,841	421,845	393,948	427,572	394,076
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	317,841	421,845	393,948	427,572	394,076
One year or less	5,971	57,827	35,216	52,423	40,677
Over 1 year to 5 years	69,883	62,045	76,281	47,028	7,239
Over 5 years	241,987	301,973	282,451	328,121	346,160
Gross negative fair value (absolute value)	119	20,912	17,087	38,298	12,275
Gross positive fair value.....	30,703	1,304	930	443	2,161
Held for trading.....	0	0	0	0	0
Non-traded.....	30,703	1,304	930	443	2,161
Current credit exposure on risk-based capital derivative contracts	30,550	395	506	0	2,004
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	100	93.95	75	100	94.10	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts	0	3.10	25	0	3.22	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	1.88	9.12	44	13.71	12.59	64	8.94	11.16	60	12.26	14.05	57	10.32	13.49	59
Written options	0	5.29	8	0	7.18	6	0	6.28	6	0	8.18	6	0	5.91	6
Exchange-traded	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	0	4.93	8	0	6.91	6	0	5.96	6	0	7.73	7	0	5.10	6
Purchased options	0	4.14	20	0	3.41	19	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0	3.58	21	0	3.01	20	0	2.87	21	0	2.86	21	0	3.35	18
Swaps	98.12	77.96	77	86.29	71.71	58	91.06	74.26	63	87.74	68.76	63	89.68	69.75	67
Held for trading	0	38.03	22	0	40.70	21	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts	0	31.70	23	0	34.66	21	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	100	61.97	77	100	59.30	78	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts	100	57.96	85	100	56.22	86	100	56.71	85	100	53.82	87	100	52.22	88
Foreign exchange contracts	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	100	93.16	68	100	91.91	77	100	92.53	76	100	91.48	75	100	93.86	75
One year or less	1.88	37.29	12	13.71	27.90	42	8.94	27.56	35	12.26	32.05	39	10.32	32.17	33
Over 1 year to 5 years	21.99	22.61	46	14.71	29.78	29	19.36	27.01	36	11	27.06	25	1.84	30.45	15
Over 5 years	76.13	26.09	93	71.58	29.19	90	71.70	29.89	87	76.74	29.56	93	87.84	28.09	96
Gross negative fair value (absolute value)	0.04	2.48	6	4.96	1.18	96	4.34	0.98	96	8.96	1.55	99	3.11	0.83	96
Gross positive fair value	9.66	2.55	97	0.31	1.59	7	0.24	1.34	7	0.10	2.23	3	0.55	1.19	23
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.10	6	0.01	0.05	36	0.01	0.04	35	0.02	0.07	40	0.01	0.06	33
Gross positive fair value (X)	0.01	0.10	25	0	0.06	8	0	0.05	7	0	0.09	3	0	0.07	11
Held for trading (X)	0	0.06	23	0	0.05	22	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0.01	0.02	56	0	0.01	21	0	0.01	20	0	0.02	14	0	0.01	39
Current credit exposure (X)	0.01	0.06	34	0	0.05	14	0	0.04	15	0	0.06	5	0	0.05	16
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.19	0.70	37	0	0.59	14	0	0.46	15	0	0.85	5	0.02	0.73	17

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	150,867	149,408	149,408	109,093	100,085
Gross losses	4,559	4,286	6,508	5,499	6,582
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,822	3,134	4,548	2,332	3,023
Net losses	2,737	1,152	1,960	3,167	3,559
Provision for loan and lease losses	7,163	8,512	3,419	43,482	12,567
Adjustments	0	0	0	0	0
Ending balance	155,293	156,768	150,867	149,408	109,093
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	0.03	0.09	31	0.04	-0.12	87	0.01	-0.09	78	0.20	0.51	14	0.07	0.15
Provision for loan and lease losses / Average loans and leases	0.06	0.16	33	0.08	-0.21	87	0.03	-0.16	78	0.35	0.82	17	0.11	0.24
Provision for loan and lease losses / Net loan and lease losses	261.71	151.30	69	738.89	-65.12	89	174.44	-105.48	82	1,372.97	487.86	89	353.10	130.58
Allowance for loan and lease losses / Total loans and leases not held for sale	0.98	1.17	29	1.15	1.32	35	1.09	1.23	38	1.14	1.58	24	0.95	0.83
Allowance for loan and lease losses / Total loans and leases	0.98	1.15	33	1.15	1.30	36	1.09	1.20	41	1.13	1.55	25	0.95	0.81
Allowance for loan and lease losses / Net loans and leases losses (X)	42.55	38.64	74	102.06	17.40	93	76.97	21.39	91	47.18	11.58	92	30.65	8.03
Allowance for loan and lease losses / Nonaccrual assets	2,114.84	428.13	96	1,816.55	330.05	96	1,892.22	364.13	95	1,639.50	299.17	96	2,141.18	218.72
ALLL / 90+ days past due + nonaccrual loans and leases	636.73	320.87	83	886.55	271.93	94	881.39	287.08	93	752.65	244.34	95	547.08	151.73
Gross loan and lease losses / Average loans and leases	0.04	0.16	27	0.04	0.20	12	0.05	0.19	16	0.04	0.34	8	0.06	0.28
Recoveries / Average loans and leases	0.02	0.07	15	0.03	0.08	27	0.03	0.08	25	0.02	0.07	17	0.03	0.08
Net losses / Average loans and leases	0.02	0.09	40	0.01	0.12	18	0.01	0.11	19	0.03	0.27	10	0.03	0.21
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	0
Recoveries / Prior year-end losses	28	34.26	43	56.99	25.09	87	82.71	34.67	90	35.43	33.98	62	42.84	36.22
Earnings coverage of net loan and lease losses (X)	122.28	36.38	81	251.73	26.30	94	201.17	39.72	93	106.88	22.91	91	98.85	24.40
Net Loan and Lease Losses By Type														
Real estate loans	0	-0.01	59	0	0.02	34	0	0.02	33	-0.01	0.04	13	-0.01	0.01
Real estate loans secured by 1–4 family	0	-0.02	64	0	-0.01	57	0	-0.02	64	0	0.01	51	-0.01	0.01
Revolving	0	-0.06	75	0	-0.07	64	0	-0.07	69	0.01	0.01	61	-0.02	0.02
Closed-end	0	-0.01	60	0	-0.01	58	0	-0.01	59	0	0	52	-0.01	0
Commercial real estate loans	0	0	56	-0.01	0.04	17	0	0.04	17	-0.02	0.07	3	-0.02	0.01
Construction and land development	0	-0.02	73	0	0.01	64	0	0	64	-0.04	0	18	0	-0.01
1–4 family	0	0	59	0	0	57	0	0	57	0	0	59	0	0
Other	0	-0.01	71	0	0.01	63	0	0	64	-0.04	0	13	0	-0.01
Multifamily	0	0	56	0	0.01	52	0	0.01	48	0	0	58	0	0
Nonfarm nonresidential	0	0	55	-0.01	0.05	16	-0.01	0.05	14	-0.02	0.11	1	-0.03	0.02
Owner-occupied	0	0	59	0	0.01	46	0	0.01	44	0	0.02	26	0	0.01
Other	0	0.01	53	-0.01	0.04	13	-0.01	0.04	14	-0.02	0.08	2	-0.03	0.01
Real estate loans secured by farmland	0	0	55	0	-0.01	55	0	0	54	-0.55	0.02	1	0	0.01
Commercial and industrial loans	0.03	0.11	47	-0.09	0.19	5	-0.11	0.17	4	0.04	0.47	15	0.06	0.37
Loans to individuals	1.18	0.76	77	0.88	0.72	66	0.91	0.71	65	1.48	1.13	72	1.65	1.17
Credit card loans	1.17	1.94	21	1.05	2.27	22	0.97	1.84	19	1.51	2.92	23	1.52	3.11
Agricultural loans	0.02				0.02			0.02			0.19			0
Loans to foreign governments and institutions	0.05				0			0			0			0
Other loans and leases	0.45	0.13	87	0.28	0.09	84	0.33	0.10	86	0.39	0.15	83	0.66	0.15

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		64,019		38,786		49,530		66,507		63,625
90+ days past due loans and leases		17,046		9,053		9,144		10,738		14,846
Nonaccrual loans and leases		7,343		8,630		7,973		9,113		5,095
Total past due and nonaccrual loans and leases		88,408		56,469		66,647		86,358		83,566
Restructured 30–89 days past due		2,102		139		135		1,400		805
Restructured 90+ days past due		114		610		512		536		766
Restructured nonaccrual		5,736		357		244		1,104		1,717
Total restructured loans and leases		7,952		1,106		891		3,040		3,288
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale		0		0		0		0		0
Restructured loans and leases in compliance		8,583		8,955		8,013		7,096		11,374
Other real estate owned		2,048		2,421		2,421		3,192		1,124
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.40	0.33	69	0.28	0.29	59	0.36	0.32	64	0.51
90+ days past due loans and leases	0.11	0.10	70	0.07	0.09	66	0.07	0.10	64	0.08
Nonaccrual loans and leases	0.05	0.37	4	0.06	0.54	3	0.06	0.46	5	0.07
90+ days past due and nonaccrual loans and leases	0.15	0.52	15	0.13	0.68	6	0.12	0.62	6	0.15
30–89 days past due restructured	0.01	0.01	75	0	0.01	48	0	0.01	48	0.01
90+ days past due restructured	0	0.01	72	0	0	81	0	0	78	0.01
Nonaccrual restructured	0.04	0.09	42	0	0.12	6	0	0.10	6	0.01
30–89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.40	0.33	69	0.28	0.29	59	0.36	0.32	64	0.51
90+ days past due assets	0.11	0.10	70	0.07	0.09	66	0.07	0.10	64	0.08
Nonaccrual assets	0.05	0.37	3	0.06	0.55	3	0.06	0.47	5	0.07
30+ days past due and nonaccrual assets	0.56	0.89	41	0.41	1	13	0.48	0.97	23	0.66
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.09	0.33	14	0.06	0.40	7	0.06	0.36	7	0.08
90+ days past due and nonaccrual assets + other real estate owned	0.09	0.35	13	0.07	0.42	6	0.07	0.37	7	0.09
Restructured and Nonaccrual Loans and Leases										
+ OREO as Percent of:										
Total assets	0.07	0.38	7	0.08	0.48	3	0.07	0.41	4	0.09
Allowance for loan and lease losses	13	55.46	7	13.24	67.85	3	12.63	62.64	3	14.28
Equity capital + allowance for loan and lease losses	1.52	3.63	21	0.96	4.12	6	0.87	3.60	7	1.01
Tier 1 capital + allowance for loan and lease losses	0.83	3.90	8	0.96	4.89	4	0.86	4.30	6	1.05
Loans and leases + other real estate owned	0.13	0.61	5	0.15	0.82	5	0.14	0.71	4	0.16

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.36	0.23	73	0.30	0.25	69	0.37	0.26	71	0.57	0.39	74	0.58	0.38	80
	90+ days past due		0.03	0.11	60	0.04	0.12	58	0.03	0.12	62	0.05	0.16	60	0.11	0.16	68
	Nonaccrual.....		0.05	0.41	9	0.06	0.60	9	0.06	0.52	8	0.08	0.76	7	0.04	0.46	8
Commercial and industrial	30–89 days past due		3.93	0.29	98	0.15	0.24	43	0.42	0.24	77	0.12	0.23	42	0.58	0.31	81
	90+ days past due		1.35	0.06	98	0	0.02	39	0.04	0.04	73	0.07	0.03	77	0.06	0.05	68
	Nonaccrual.....		0.01	0.47	6	0.17	0.65	18	0.21	0.57	23	0	0.75	3	0.34	0.83	25
Individuals	30–89 days past due		0.34	0.83	26	0.21	0.60	30	0.28	0.63	31	0.28	0.83	20	0.38	0.83	26
	90+ days past due		0.25	0.10	81	0.13	0.08	75	0.18	0.09	78	0.26	0.14	79	0.28	0.17	76
	Nonaccrual.....		0	0.17	22	0	0.17	9	0	0.17	11	0	0.28	9	0	0.17	25
Depository institution loans	30–89 days past due			0			0.03			0.01			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due			0.09			0.11			0.07			0.17		0	0.24	26
	90+ days past due			0			0			0			0		0	0	42
	Nonaccrual.....			0.27			0.51			0.70			0.49		0	0.67	22
Foreign governments	30–89 days past due			0			0			0.50			0			0.07	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.14			0.17			0.15			0.09			0.03	
Other loans and leases	30–89 days past due		0.06	0.13	57	0.04	0.11	54	0.12	0.12	70	0.07	0.18	54	0.08	0.20	49
	90+ days past due		1.34	0.01	99	0.66	0.01	98	0.81	0.01	98	0.64	0.01	98	0.46	0.01	97
	Nonaccrual.....		0	0.06	23	0	0.13	20	0	0.09	21	0	0.15	19	0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.16	0.39	26	0.10	0.36	22	0.08	0.46	4	0.58	0.65	58	0.46	0.67	40
	90+ days past due	0.04	0.22	58	0.06	0.25	57	0.05	0.24	59	0.06	0.33	57	0.09	0.31	59
	Nonaccrual	0.01	0.58	3	0.02	0.76	3	0.02	0.71	3	0.04	0.89	4	0.05	0.73	1
Revolving	30–89 days past due	0.48	0.31	72	0.52	0.33	75	0.43	0.28	71	0.59	0.48	63	0.80	0.45	83
	90+ days past due	0.05	0.02	80	0.05	0.03	78	0.04	0.02	80	0.18	0.03	90	0.07	0.05	75
	Nonaccrual	0	0.86	5	0	1.05	6	0	1.18	6	0	1.13	5	0	1	5
Closed-end	30–89 days past due	0.14	0.41	27	0.08	0.36	20	0.06	0.49	5	0.58	0.65	55	0.43	0.70	37
	90+ days past due	0.04	0.25	59	0.06	0.27	60	0.05	0.26	59	0.06	0.38	57	0.09	0.35	59
	Nonaccrual	0.01	0.57	3	0.02	0.71	3	0.02	0.67	3	0.04	0.87	4	0.05	0.70	4
Junior lien	30–89 days past due	0	0.01	44	0.01	0.01	56	0	0.01	32	0.03	0.02	73	0.01	0.02	33
	90+ days past due	0	0	81	0	0	34	0	0	36	0	0	73	0	0	29
	Nonaccrual	0	0.02	22	0	0.04	21	0	0.03	21	0	0.04	19	0.01	0.04	23
Commercial real estate	30–89 days past due	0.62	0.13	96	0.60	0.16	93	0.79	0.15	96	0.56	0.26	82	0.79	0.18	95
	90+ days past due	0.02	0.01	80	0.01	0.01	64	0	0.01	62	0.04	0.02	82	0.15	0.03	90
	Nonaccrual	0.10	0.29	31	0.12	0.48	19	0.11	0.38	21	0.15	0.62	14	0.03	0.23	14
Construction and development	30–89 days past due	1.86	0.19	93	2.12	0.15	96	1.92	0.17	96	1.16	0.28	89	1.70	0.28	93
	90+ days past due	0.01	0.01	77	0.05	0.01	91	0	0.01	38	0.02	0.01	85	0.64	0.02	98
	Nonaccrual	0	0.14	16	0	0.31	14	0	0.20	15	0	0.41	11	0	0.20	26
1–4 family	30–89 days past due	0.84	0.02	96	0.82	0.03	98	0.41	0.02	97	0.61	0.03	98	0.69	0.06	98
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	31	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due	1.01	0.13	93	1.29	0.10	95	1.51	0.13	94	0.55	0.22	81	1.01	0.20	91
	90+ days past due	0.01	0	83	0.05	0	93	0	0	41	0.02	0	90	0.64	0.01	98
	Nonaccrual	0	0.12	18	0	0.25	15	0	0.16	18	0	0.35	12	0	0.17	30
Multifamily	30–89 days past due	0.12	0.04	86	0.33	0.09	88	1.02	0.07	96	0	0.09	22	0	0.08	19
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.06	26	0	0.13	21	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30–89 days past due	0.36	0.10	89	0.18	0.12	70	0.37	0.13	85	0.49	0.23	80	0.62	0.14	95
	90+ days past due	0.04	0.01	85	0	0.01	28	0	0.01	70	0.05	0.02	84	0	0.03	22
	Nonaccrual	0.18	0.36	35	0.20	0.58	24	0.18	0.45	31	0.24	0.80	22	0.06	0.28	15
Owner Occupied	30–89 days past due	0.11	0.04	83	0.09	0.04	79	0.26	0.04	96	0.26	0.07	92	0.17	0.07	88
	90+ days past due	0.04	0	91	0	0	35	0	0	81	0.05	0	92	0	0.01	26
	Nonaccrual	0.02	0.12	25	0	0.20	5	0	0.17	5	0	0.27	5	0.05	0.16	28
Other	30–89 days past due	0.24	0.05	89	0.09	0.07	71	0.10	0.08	78	0.23	0.14	73	0.44	0.07	95
	90+ days past due	0	0	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.16	0.21	55	0.20	0.31	51	0.18	0.23	55	0.24	0.44	44	0.01	0.10	20
Farmland	30–89 days past due	0	0.09	32	0	0.13	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.51	23	0	1.06	21	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30–89 days past due	0.36	1.22	12	0.23	0.79	18	0.30	0.81	18	0.28	0.95	20	0.37	1.19	14
	90+ days past due	0.30	0.50	37	0.15	0.40	39	0.20	0.45	36	0.32	0.63	33	0.35	0.78	35
	Nonaccrual	0	0.13	35	0	0.08	36	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019											
Common Equity Tier 1 Capital																
Common stock plus related surplus	154,426	144,265	155,170	132,523	108,517											
Retained earnings	2,011,175	1,852,100	1,892,532	1,749,199	1,674,718											
Accumulated other comprehensive income (AOCI)	-1,121,792	-14,672	-32,542	58,979	38,319											
Common equity tier 1 minority interest	0	0	0	0	0											
Common equity tier 1 capital before adjustments/deductions	1,043,809	1,981,693	2,015,160	1,940,701	1,821,554											
Common Equity Tier 1 Capital: Adjustments/Deductions																
Less: Goodwill, intangible assets, and deferred tax assets	12,837	12,943	12,916	13,022	13,128											
Accumulated other comprehensive income-related adjustments	-1,121,792	-14,672	-32,542	58,979	38,319											
Other deductions from common equity tier 1 capital	0	0	0	0	0											
Subtotal:	2,152,764	1,983,422	2,034,786	1,868,700	1,770,107											
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0											
Common equity tier 1 capital	2,152,764	1,983,422	2,034,786	1,868,700	1,770,107											
Additional Tier 1 Capital																
Additional tier 1 capital instruments and related surplus	132,444	20,229	20,302	21,730	21,535											
Non-qualifying capital instruments	0	0	0	0	0											
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0											
Additional tier 1 capital before deductions	132,444	20,229	20,302	21,730	21,535											
Less: Additional tier 1 capital deductions	0	0	0	0	0											
Additional tier 1 capital	132,444	20,229	20,302	21,730	21,535											
Tier 1 Capital																
Tier 2 Capital																
Tier 2 capital instruments and related surplus	0	0	0	0	0											
Non-qualifying capital instruments	0	0	0	0	0											
Total capital minority interest not included in tier 1 capital	0	0	0	0	0											
Allowance for loan and lease losses in tier 2 capital	164,922	162,083	156,337	148,157	113,806											
Exited advanced approach eligible credit reserves																
Unrealized gains on AFS preferred stock classified as equity																
Tier 2 capital before deductions	164,922	162,083	156,337	148,157	113,806											
Exited advanced approach tier 2 capital before deductions																
Less: Tier 2 capital deductions	0	0	0	0	0											
Tier 2 capital	164,922	162,083	156,337	148,157	113,806											
Exited advanced approach tier 2 capital																
Total capital	2,450,130	2,165,734	2,211,425	2,038,587	1,905,448											
Exited advanced approach total capital																
Total Assets for Capital Ratios																
Average total consolidated assets, adjusted	29,545,945	27,013,907	27,969,169	23,816,650	19,675,376											
Less: Deductions from common equity tier 1 capital	12,837	12,943	12,916	13,022	13,128											
Less: Other deductions	0	0	0	0	0											
Total assets for leverage ratio	29,533,108	27,000,964	27,956,253	23,803,628	19,662,248											
Total risk-weighted assets	16,330,074	13,717,312	14,313,118	11,846,360	10,727,020											
Exited advanced approach total RWA																
Capital Ratios																
Common equity tier 1 capital, column A	13.18	11.77	77	14.46	12.59	79	14.22	12.37	79	15.77	12.35	86	16.50	12.11	90	
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	
Tier 1 capital, column A	13.99	12.48	76	14.61	13.31	73	14.36	13.11	73	15.96	13.08	84	16.70	12.78	88	
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46	
Total capital, column A	15	14.27	69	15.79	15.21	66	15.45	14.91	64	17.21	15.23	82	17.76	14.36	86	
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	
Tier 1 leverage	7.74	9.22	15	7.42	9.07	11	7.35	8.98	13	7.94	9.13	14	9.11	9.76	37	
Supplementary leverage ratio, advanced approaches HCs		6.74			6.90			6.71			8.72			7.41		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		0			0			0			0			0			
Other insurance activities income		0			0			0			0			0			
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		355,083			347,709			349,685			342,745			325,116		2.12	43.58

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income	0	0.36	12	0	0.38	11	0	0.36	11	0	0.41	11	0	0.47	11			
Premium income / Insurance activities revenue	2.54			2.90			2.76			2.84			7.32					
Credit related premium income / Total premium income	32.83			31.14			32.99			38.23			34.91					
Other premium income / Total premium income	67.17			68.86			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	14.55	12.02	56	16.09	11.72	65	15.85	12	62	16.80	11.03	74	17.10	11.51	72			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34			
Net assets of broker-dealer subsidiaries / Consolidated assets	0			0			0			0			0					

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	145,541	122,206	122,041	133,368	144,344
Real estate loans.....	145,540	122,191	122,041	133,351	144,344
Commercial and industrial loans	0	15	0	17	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	1	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	145,541	122,206	122,041	133,368	144,344
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans	0	0.84	33	0	0.63	34	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits.....		0.52			0.12			0.14			0.42				1.19
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			0.18			0.20			5.18				27.03
Commercial and industrial loans		0.13			0.86			0.79			0.64				0.29
Foreign governments and institutions		0.05			0			0			0				0
Growth Rates															
Net loans and leases.....	19.09	20.31	62	-9.38	-0.16	35	-8.49	6.83	34	-7.60	-2.40	42	-8.60	22.48	31
Total selected assets.....	19.09	21.10	67	-9.38	3.36	31	-8.49	9.48	28	-7.60	2.04	33	-8.60	12.40	29
Deposits		-2.72			10.74			0.73			3.46				10.36

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0.28	0.33	0.31	0.35	0.35	
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		175,494	127,588	171,771	198,713	216,382	37.55	84.66
Dividends		172,500	115,000	155,000	181,400	200,500	50.00	102.94
Interest		0	0	0	0	0	0	0
Management and service fees		0	9,824	13,090	13,559	12,029	-100.00	-100.00
Other income		2,994	2,764	3,681	3,754	3,853	8.32	3.49
Income from nonbank subsidiaries		0	0	0	0	13		-100.00
Dividends		0	0	0	0	13		-100.00
Interest		0	0	0	0	0	0	
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		175,494	127,588	171,771	198,713	216,395	37.55	84.46
Securities gains (losses)		0	0	0	0	0		
Other operating income		607	3,304	3,670	1,740	1,369	-81.63	-32.25
Total operating income		176,101	130,892	175,441	200,453	217,764	34.54	83.37
Operating Expenses								
Personnel expenses		28,621	32,053	40,937	36,550	33,507	-10.71	51.86
Interest expense		0	64	64	89	89	-100.00	-100.00
Other expenses		18,808	16,480	22,346	22,493	25,477	14.13	1.51
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		47,429	48,597	63,347	59,132	59,073	-2.40	26.29
Income (loss) before taxes		128,672	82,295	112,094	141,321	158,691	56.35	120.02
Applicable income taxes (credit)		-11,876	-9,119	-12,422	-11,702	-11,641		
Extraordinary items								
Income before undistributed income of subsidiaries		140,548	91,414	124,516	153,023	170,332	53.75	102.31
Equity in undistributed income of subsidiaries		115,716	131,037	184,913	84,665	100,468	-11.69	28.64
Bank subsidiaries		115,716	131,037	184,913	84,665	100,468	-11.69	28.64
Nonbank subsidiaries		0	0	0	0	0		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		256,264	222,451	309,429	237,688	270,800	15.20	60.75
Memoranda								
Bank net income		288,216	246,037	339,913	266,065	300,968	17.14	64.74
Nonbank net income		0	0	0	0	13		-100.00
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	1,095,716	87.90	1,926,817	92.77	1,957,880	92.83	1,862,545	1,758,993	-43.13	-26.61	
Common and preferred stock	1,056,880	84.79	1,885,394	90.77	1,915,214	90.81	1,821,855	1,716,605	-43.94	-27.49	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	38,836	3.12	41,423	1.99	42,666	2.02	40,690	42,388	-6.25	9.55	
Investment in nonbank subsidiaries	0	0	0	0	0	0	0	0	0	-100.00	
Common and preferred stock	0	0	0	0	0	0	0	0	0	-100.00	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0	-100.00	
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	8,697	0.70	9,502	0.46	9,222	0.44	9,877	9,173	-8.47		
Securities	0	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	70,897	5.69	67,882	3.27	68,555	3.25	83,600	63,713	4.44	44.93	
Cash and due from unrelated depository institution	2,000	0.16	2,000	0.10	2,000	0.09	2,000	2,000	0.00	-33.33	
Premises, furnishings, fixtures and equipment	46,008	3.69	48,016	2.31	47,262	2.24	50,513	54,005	-4.18	-21.24	
Intangible assets	6,322	0.51	6,322	0.30	6,322	0.30	6,322	6,322	0.00	0.00	
Other assets	16,862	1.35	16,485	0.79	17,907	0.85	15,247	13,111	2.29	30.11	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total assets	1,246,502	100.00	2,077,024	100.00	2,109,148	100.00	2,030,104	1,907,317	-39.99	-23.26	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0	0	-100.00	
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	0	0	0	0	0	0	0	0	0		
Other liabilities	49,816	4	53,928	2.60	52,571	2.49	45,962	41,773	-7.62	29.95	
Balance due to subsidiaries and related institutions	20,433	1.64	21,174	1.02	21,115	1	21,711	22,455	-3.50	-73.07	
Total liabilities	70,249	5.64	75,102	3.62	73,686	3.49	67,673	64,228	-6.46	-40.45	
Equity Capital	1,176,253	94.36	2,001,922	96.38	2,035,462	96.51	1,962,431	1,843,089	-41.24	-21.91	
Perpetual preferred stock (income surplus)	132,444	10.63	19,880	0.96	20,302	0.96	21,730	21,535	566.22	892.02	
Common stock	115,016	9.23	104,778	5.04	112,579	5.34	90,073	70,317	9.77	162.81	
Common surplus	39,410	3.16	39,836	1.92	42,591	2.02	42,450	38,200	-1.07	53.71	
Retained earnings	2,011,175	161.35	1,852,100	89.17	1,892,532	89.73	1,749,199	1,674,718	8.59	46.03	
Accumulated other comprehensive income	-1,121,792	-90	-14,672	-0.71	-32,542	-1.54	58,979	38,319			
Other equity capital components	0	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	1,246,502	100.00	2,077,024	100.00	2,109,148	100.00	2,030,104	1,907,317	-39.99	-23.26	
Memoranda											
Loans and advances from bank subsidiaries	20,371	1.63	21,135	1.02	20,945	0.99	21,697	22,415	-3.61	-14.84	
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0	0	-100.00	
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0	0	-100.00	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct										
Profitability																
Net income / Average equity capital	20.76	11.02	97	15.04	12.52	71	15.96	11.94	83	12.85	7.29	89	15.28	9.68	93	
Bank net income / Average equity investment in banks	27.15	11.60	96	17.78	12.35	85	18.28	11.80	88	15.13	7.45	93	18	10.51	90	
Nonbank net income / Average equity investment in nonbanks		9.71			13.18			13.12			9.75			7	7.89	61
Subsidiary HCs net income / Average equity investment in sub HCs		8.41			11.04			10.11			7.01				8.55	
Bank net income / Parent net income	112.47	98.76	91	110.60	96.45	93	109.85	96.79	89	111.94	88.16	85	111.14	82.22	88	
Nonbank net income / Parent net income	0	2.50	16	0	3.22	15	0	3.40	15	0	3.59	14	0	5.93	22	
Subsidiary holding companies' net income / Parent net income		85.68			66.57			65.35			68.34				74	
Leverage																
Total liabilities / Equity capital	5.97	18.39	27	3.75	16.51	21	3.62	16.81	20	3.45	20.06	17	3.48	20.43	18	
Total debt / Equity capital	0	12.61	13	0	11.37	11	0	11.71	11	0	14.41	10	0	14.31	13	
Total debt + notes payable to subs that issued TPS / Equity capital	0	14.76	8	0	13.41	7	0	13.63	8	0	16.67	6	0	16.36	7	
Total debt + Loans guaranteed for affiliate / Equity capital	0	12.68	13	0	11.46	11	0	11.77	11	0	14.68	10	0	14.56	13	
Total debt / Equity capital – excess over fair value	0	12.75	13	0	11.47	11	0	11.81	11	0	14.52	10	0	14.51	13	
Long-term debt / Equity capital	0	11.91	13	0	10.65	11	0	10.95	12	0	13.56	10	0	13.04	13	
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36	
Current portion of long-term debt / Equity capital	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40	
Excess cost over fair value / Equity capital	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38	
Long-term debt / Consolidated long-term debt	0	39.59	11	0	40.69	9	0	39.86	10	0	34.67	10	0	28.44	13	
Double Leverage																
Equity investment in subs / Equity capital	89.85	104.01	6	94.18	103.15	9	94.09	103.22	7	92.84	102.81	7	93.14	103.22	7	
Total investment in subs / Equity capital	93.15	109.29	3	96.25	108.29	7	96.19	108.40	6	94.91	110.16	5	95.44	111.07	3	
Equity investment in subs / Equity cap, Qual TPS + other PS in T1																
Total investment in subs / Equity cap, Qual TPS + other PS in T1																
Double Leverage Payback																
Equity investment in subs – equity cap / Net income (X)	-0.35	0.39	11	-0.39	0.27	9	-0.39	0.29	11	-0.59	0.47	11	-0.47	0.36	11	
Equity investment in subs – equity cap / Net income-div (X)		1.15			0.85			1.05			1.82			1.22		
Coverage Analysis																
Operating income-tax + noncash / Operating expenses + dividends	116.69	130.36	47	86.91	152.56	23	87.98	152.85	20	101.81	136.59	32	126.15	177.68	33	
Cash from ops + noncash items + op expense / Op expense + dividend	53.59	118.32	26	96.54	155.61	27	95.57	154.48	21	111.47	147.24	35	135.18	190.27	32	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	103.14	105.80	56	92.28	94.59	42	94.91	98.54	39	111.40	134.08	47	107.77	116.34	48	
Pretax operating income + interest expense / Interest expense	1,565.66	28,685.94	1,645.53	99	75,246.88	1,835.33	99	58,887.64	2,016.32	99	78,404.49	1,968.54	98			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,454.22	28,685.94	1,896.20	99	75,246.88	1,770.77	99	58,887.64	1,539.23	99	30,617.50	1,632.83	96			
Dividends + interest from subsidiaries / Interest expense + dividends	148.64	150.57	57	99.11	174.48	26	100.18	174.12	23	118.09	150.43	41	158.14	210.80	38	
Fees + other income from subsidiaries / Salary + other expenses	6.31	10.18	71	25.94	12.03	77	26.50	11.92	78	29.32	13.95	75	26.93	16.52	72	
Net income / Current part of long-term debt + preferred dividends (X)	614.54	26.99	95	475.32	40.79	95	503.96	47.61	93	394.18	35.64	93	485.30	57.11	92	
Other Ratios																
Net assets that reprice within 1 year / Total assets	6.26	3.60	70	3.64	3.29	60	3.72	3.44	56	4.86	3.85	63	4.29	2.64	69	
Past Due and Nonaccrual as a Percent of Loans and Leases																
90+ days past due	0	0.30	46	0	0.60	47	0	0.17	46	0	0.10	46	0	0.04	43	
Nonaccrual	0	0.65	42	0	1.04	44	0	0.92	42	0	1.03	40	0	0.54	40	
Total	0	0.95	38	0	1.64	41	0	1.09	39	0	1.13	37	0	0.58	34	
Guaranteed Loans as a Percent of Equity Capital																
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46	
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46	
As a Percent of Consolidated Holding Company Assets																
Nonbank assets of nonbank subsidiaries	0	1.77	16	0	1.76	15	0	1.76	16	0	2.66	14	0	5.62	12	
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50	
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36	

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	82.57	70.90	65	126.86	69.90	85	124.21	66.37	88	100.33	81.10	73	74.39	57.84	72
Dividends declared / Net income	45.29	31.93	79	52.13	27.22	90	49.98	28.27	90	64.59	42.29	83	46.79	33.08	77
Net income – dividends / Average equity.....	11.36	7.51	84	7.20	9.25	37	7.98	8.62	48	4.55	4.14	55	8.13	6.46	72
Percent of Dividends Paid															
Dividends from bank subsidiaries	148.64	133.26	62	99.16	160.45	33	100.22	155.92	28	118.16	132.17	47	158.24	178.13	46
Dividends from nonbank subsidiaries	0	2.76	25	0	6.19	21	0	4.90	22	0	3.41	23	0.01	7.53	38
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	148.64	183.35	50	99.16	213.42	24	100.22	203.53	19	118.16	174.85	32	158.25	260.40	32
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	59.85	43.79	65	46.74	43.30	50	45.60	45.96	45	68.18	60.28	57	66.62	66.55	50
Interest income from bank subsidiaries.....	0	0.21	26	0	0.11	25	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries	0	0.95	38	3.99	0.87	86	3.85	0.88	85	5.10	1.47	83	4	1.55	81
Other income from bank subsidiaries.....	1.04	0	96	1.12	0	97	1.08	0	98	1.41	0	98	1.28	0	98
Operating income from bank subsidiaries	60.89	52.71	63	51.86	48.70	54	50.53	51.33	49	74.69	62.88	60	71.90	69.36	51
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		47.96			66.90			62.63			56.39		100	82.95	65
Interest income from nonbank subsidiaries.....		3.25			2.38			2.44			7.38		0	20.25	26
Management and service fees from nonbank subsidiaries		0.51			0.66			0.37			0.86		0	1.92	38
Other income from nonbank subsidiaries.....		0.12			0.11			0.07			0.16		0	1.06	43
Operating income from nonbank subsidiaries		64.26			94.31			87.22			79.84		100	150.41	51
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51			61.23	
Interest income from subsidiary holding companies		15.40			5.06			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	97.96	67.73	61	87.86	72.55	41	88.35	74.16	38	90.50	69.76	44	92.07	67.32	48
Interest income from bank subsidiaries.....	0	0.98	23	0	0.27	24	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries	0	1.25	38	7.51	1.64	85	7.46	1.44	86	6.76	1.87	83	5.52	1.81	82
Other income from bank subsidiaries.....	1.70	0.03	94	2.11	0.03	96	2.10	0.02	96	1.87	0.04	94	1.77	0.03	95
Operating income from bank subsidiaries	99.66	81.70	58	97.48	82.68	50	97.91	83.13	46	99.13	82.20	64	99.37	78.80	69
Dividends from nonbank subsidiaries	0	2.90	24	0	3.56	21	0	3.07	21	0	1.95	23	0.01	2.65	39
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0	4.41	19	0	5.69	14	0	4.67	14	0	4.70	16	0.01	7.29	23
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt		27.96			28.03			26.38			27.08			28.33	